

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-19. (Canceled)

20. (Original) A method for performing a transaction, the method comprising:
transporting user-specific data for a particular transaction from a personal data
device to an interface card, the interface card having a memory unit and at least one inductor to
transfer the user-specific data;

presenting the interface card to a reader device, wherein the inductor transfers the
user-specific data to the reader device; and

withdrawing the interface card from the reader device, wherein, after a period of
time power supplied to the memory unit is removed to erase the user-specific data from the
interface card.

21. (Original) The method of claim 20, wherein the at least one inductor
includes a sensing area to detect electromagnetic signals from the reader device and the method
further includes placing the sensing area within a distance from the reader device to detect
electromagnetic signal of the reader device.

22. (Original) The method of claim 20, wherein the interface card erases the
user-specific data after the sensing area detects the electromagnetic signals.

23. (Original) The method of claim 20, wherein the at least one inductor
includes a liquid or semi-liquid substance.

24-31. (Canceled)

32. (Original) A method for performing a transaction, the method comprising:
transporting user-specific data for one transaction type from a personal data

device to an interface card having at least one inductor to write data and to supply power to the interface card and a memory unit to carry the user specific data;

presenting the interface card to a reader device, wherein the inductor automatically detects electromagnetic signals of the reader device and, in response, the at least one inductor is activated to transfer the user-specific data to the reader device; and

withdrawing the interface card from the reader device, wherein, after a period of time power supplied to the memory unit is removed to erase the user-specific data from the interface card.

33. (Original) The method of claim 32, wherein the at least one inductor includes a first sensing area and the presenting of the interface card is by placing the first sensing area within a distance from the reader device to allow the first sensing area to detect the electromagnetic signals.

34. (Original) The method of claim 33, wherein the at least one inductor includes a second sensing area to detect electromagnetic signals from the reader device and the method further includes placing the second sensing area within a distance from the reader device to allow the second sensing area to detect the electromagnetic signal and, in response, the at least one inductor is deactivated to stop the transferring of the user-specific data.

35. (Original) The method of claim 34, wherein the presenting of the interface card is by moving the interface card within a distance from the reader device to permit detection of the electromagnetic signals, and in a direction from the first sensing area and towards the second sensing area.

36. (Original) The method of claim 32, wherein the erasing is by removing power supplied to a memory unit on the interface card.

37. (Original) The method of claim 32, wherein the interface card includes at least two data tracks, each data track having one of the inductors.

38. (New) The method of claim 32 wherein the interface card further includes

a card-specific track

39. (Original) The method of claim 32, wherein the at least one inductor includes a liquid or semi-liquid substance.

40. (Original) The method of claim 32, wherein the user-specific data is selected from a plurality of user-specific data for more than one transaction type and only one transaction type of user-specific data is on the interface card at a time.

41. (Original) The method of claim 32, wherein the user-specific data is a first type, and the method further includes erasing the first type of user-specific data and loading a second type of user-specific data onto the interface card.

42. (Original) The method of claim 32, wherein the personal data device includes a portable telephone or personal digital assistant.